

Richmond Record Herald

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RICHMOND, CAL., TUESDAY, JAN. 7, 1919

NUMBER 147

FOUR MEN BLOWN TO ATOMS WHEN BIG GELATINE WORKS EXPLODES AT HERCULES

REVOLUTION BREAKS OUT IN BERLIN IS REPORT

COPENHAGEN, Jan. 7.—Berlin is in a state of complete anarchy and civil war has begun there, according to the Munich correspondent of the Politiken. His information, he says, is based on telephonic messages from the German capital.

All the banks are barricaded and a great number of the public buildings are in the hands of the Spartacan, or extreme radical group.

Thousands of armed workmen of the Spartacan faction, the correspondent reports are crowding the streets and at several points firing has begun. The sound of machine gun fire could be heard from all parts of Berlin.

The message reported the intention of the government to make an effort to storm the building of the police guards later in the day and take possession of all the machine guns and cannon there.

Dr. Karl Liebknecht the Spartacan leader has been seen about the city organizing his troops for the final fight which, the correspondent says, is expected to begin very soon. Hundreds of persons are reported fleeing from the city.

PUBLIC HEALTH NOTICE NO. 11

On account of the threatened invasion of the virulent Spanish influenza for the second time in this city, the following orders are hereby issued and the public are warned as follows:

All dances are prohibited until further notice.
Avoid all public gatherings.
Wear a mask when riding in street cars or attending the "movies." No children under 16 years of age allowed to attend the theatres at night.
Do not visit your neighbors.
Stay at home as much as possible.
Do not visit any of our neighboring cities as they are afflicted worse than we are.
Don't be a "MIXER."

CHAS. R. BLAKE,
Commissioner of Health,
City of Richmond,
Richmond, Cal., Jan. 7, 1919.

THE RICHMOND MERCHANTS ASSOCIATION ADOPTS NEW HOUR AND WAGE SCHEDULE FOR 1919

The Richmond's Merchants' Association at its meeting last night adopted a new schedule of wages and hours for their clerks for the coming year. There was a large number of the leading business representatives present and the discussion was somewhat lengthy and covered every point pertaining to conducting mercantile establishments. The members held that they must not only look out for their own particular interests, but they have in custody the welfare of the employees, the general good of the city and its people and the country as a whole.

MALE CLERKS TO HAVE NINE HOUR DAY AND MORE PAY
Giving heed to the trend of the times for shorter hours, the merchants last night decided unanimously on a nine-hour work day pay for all male and female clerks.

PUBLIC DEMANDS EVENING SHOPPING
Richmond being an industrial city and its residents mostly working people, to close stores at six o'clock daily would work a hardship on many who would be compelled to lay off from work to do their shopping and their financial loss.

Taking this fact into consideration, the Richmond merchants, ever anxious to please the majority of the citizens of the community, have decided on the following hour schedule:

ALL STORES TO OPEN 8 A. M. DAILY
All grocery stores to close at six p. m. daily, except Saturdays, the 3rd of July, Thanksgiving Eve and Christmas Eve, when the closing hour shall be 8 p. m. All other stores to close 6 p. m. daily, except Saturdays, Standard Oil pay days, the 3rd of July, Thanksgiving Eve and the week before Christmas when closing will be at 8 p. m.

NEW HOUR SCHEDULE TO HELP RECONSTRUCTION ERA
The merchants feel that the needs of the people and the country call for the employment of as great a number as possible and they will therefore do their part toward that end by keeping open Saturday evening and other evenings, as if they were to close at 6 p. m. during the eight-hour law for women. The subject matter is signed by the Merchants' Association, by A. C. Burdick, president.

MARIPOSA MAN HERE
J. E. Trujillo of Kingsley, Mariposa county was in Richmond today looking after his property interests.

GAUZE MASKS ARE ORDERED ON TEACHERS AND PUPILS

After a conference with City Superintendent of Schools W. F. Helms this afternoon, Health Officer Charles R. Blake issued an order that all teachers and pupils in the public schools of the city must wear gauze masks while attending school. This order goes into effect tomorrow morning and will continue until the present grave aspect of the influenza and pneumonia epidemics subside in this city and the neighboring cities about the bay.

Prof. Helms and Dr. Blake believe it is best to be on the safe side of this serious question and while they do not believe conditions are worse here now than at any time during the past month, they are not going to take any chances from a further spread of the disease at this time.

SMALL BOY AND SISTER BARRED FROM MOVING PICTURE SHOW

Health Commissioner Blake is going to use more drastic measures to safeguard the people against the influenza epidemic which is assuming virulent form among the people of our neighboring cities. He has issued an order for the people to wear masks when riding on the street cars, restraining the attendance of children under 16 years of age from attending theatres, except at afternoon performances, prohibiting dancing and advises people to abstain from attending public meetings and from mixing with crowds.

According to the health officer there is not an alarming number of cases of influenza in Richmond. There is a great deal of pneumonia but the health commissioner points out that this cold, frosty weather, just the right sort to cause colds, with their resultant consequences. We have sickness of this kind every year and this year it is more dire in its consequences, because those who have suffered from influenza and have recovered are still in a weakened and rundown condition and cannot combat throat and lung troubles.

Dr. Blake asserts that there has been but one effective remedy discovered to combat the influenza and that is the gauze mask. Wherever the mask has been consistently and constantly used by the people, influenza has been stamped out.

At the meeting of the council last night, Dr. Blake told the members that it is useless to quarantine the city and it is equally useless and impractical to quarantine patients. As to other restrictions he is simply waiting developments. If the influenza returns in an alarming way, then more drastic methods will be adopted.

S. P. OFFICIAL MURDERED, IS OPINION OF FRIENDS

SAN FRANCISCO, Jan. 7.—With a bullet wound in his temple and a revolver in his lap, the body of Patrick J. Kindelon, for 37 years chief special agent of the Southern Pacific system, was found in the Golden Gate Park panhandle today. Whether murder or suicide was committed is a baffling mystery, which the police and special agents of the Southern Pacific are trying hard to unravel.

"He could not have committed suicide," said one of his subordinates and closest friends today. "There is something strange about the whole thing. Kindelon was in the best of spirits when he left his office yesterday afternoon. In bidding us goodbye he jeered about his robust health and fine physique. He was proud of his vigor at the age of 74."

The body in a half reclining position was propped against a tree in the panhandle near Clayton street. A pedestrian, walking along the Fell street side of the panhandle discovered the body and notified the police.

A revolver with one empty shell, lay in the dead man's lap. A holster in his pocket was empty.

MARTINEZ HOTEL MAN IN LAWSUIT OVER STEP-SON GUARDIANSHIP

A fortune which the 8-year-old son of the late David T. Hanbury, writer, explorer and owner of Island No. 2 in the Sacramento river, inherited from his father, has brought discord to his mother and her present husband, judging from counter petitions which they have filed in the San Francisco courts.

In these counter petitions the boy's mother, Mrs. Marie Eleanor Banta, who was a telephone operator until she captured the fancy of the aged millionaire, and his stepfather, William H. Banta, hotel owner of Martinez are at war over a guardian to succeed James H. O'Leary, city attorney of Vallejo, who died of influenza a month ago.

The stepfather petitioned last Saturday to be appointed guardian. The mother filed hers yesterday through Attorney H. S. Young requesting the court to name the Anglo-California Trust Company guardian of her son's estate.

Young Hanbury inherited a portion of Island No. 2 and also is a potential heir to the Hanbury estate in England.

Mrs. Banta's attorney refused to discuss the status of the domestic affairs in the Banta family.

David Hanbury died in 1911, five years after his marriage to the beautiful telephone operator. A few years prior to his death he had petitioned for a divorce, charging her with misconduct with several men

EXPLOSION ROCKS BUILDING AND BREAKS WINDOWS IN MANY TOWNS SURROUNDING SAN FRANCISCO BAY

FIRE FOLLOWS BLOWING UP OF LARGE PLANT, WIPING OUT ALL EVIDENCE AND CHARRING DEAD

The Dead
JOHN SNYDER
CHADWELL
CLAWSON
AN UNKNOWN MAN.

Without warning an explosion took place at the Hercules powder plant near Pinole just after noon today, that resulted in the loss of four lives. The building immediately took fire and was totally destroyed. The bodies were thrown in different directions, and were torn and mangled so that they are entirely unrecognizable.

The building where the accident occurred was the new gelatine packer on the flats in the eastern end of the plant, and was a portion of the plant that had recently been completed.

There were five men working in the packer just previous to the explosion, but one of them, Thomas Egan, a car pusher had just left the building pushing his car to another department.

The others in the building were

John Snyder, a man by the name of Chadwell, a man by the name of Clawson and a fourth whose name it has not been able to ascertain. It is thought that the man in packing the gelatine dropped a stick of it, and the explosion followed, but the exact facts will never be known, as there is no one left to tell the tale.

Immediately after the explosion, the building caught fire, the crowd of workmen scattered and the efforts of the workmen was centered in preventing the fire from spreading to other parts of the plant.

The force of the explosion was felt very strongly in Richmond, and many of the houses were shaken quite severely.

Coroner Charles F. Donnelly was immediately notified and left for the scene of the accident to gather what information he could.

The explosion is what is termed by the powder company officials as a minor one.

The officials of the company refuse to give out any information concerning the accident.

UNION OIL DECLARES

DIVIDENDS YESTERDAY
At the regular dividend meeting of the directors of the Union Oil Company, held yesterday in Los Angeles, the customary dividend for the final quarter of 1918 was declared, viz., \$1.50 a share "regular" and \$1.00 extra, payable January 17, on stock of record January 7.

MRS. SMALLWOOD IS

DEPUTY CORONER HERE
Mrs. E. B. Smallwood is the new deputy coroner for Richmond. One of the first appointments Coroner Donnelly made when he took office yesterday in Martinez was to make this estimable lady his deputy in Richmond. No better appointment could be made.

Banta said yesterday that he had not seen his wife for several days and had no knowledge of the petition filed by her.

STEELE TO EMBARK IN SODA BUSINESS

W. J. Steele, former hotelman at Point San Pablo, where he was engaged in business for the past fifteen years until his place of business burned some months ago, has decided that he will not rebuild his hotel, but will embark in other business in Oakland. Steele is going into the soda water bottling and distributing business and his place is at 47th street and Shattuck avenue.

He has a large plant there and expects to spend from eight to ten thousand dollars more to bring it up to the highest state of efficiency. All the new machinery will be automatic and of the most modern kind. Mr. Steele was in town today shaking hands with his numerous friends.

Housekeepers and Nurses Wanted

The Red Cross Chapter has been asked to assist in the obtaining of help for the many families in this city now suffering from the prevalent influenza, pneumonia, etc. The Red Cross therefore asks that all housekeepers or nurses who will undertake such work, register with Miss Davidson, the assistant secretary of the Local Chapter, at the headquarters of the Society, No. 237 Ninth Street.

For such services the Red Cross will pay 40c per hour for housekeepers, and the regular charges for graduate nurses.

H. D. Chapman
Chairman Civilian Relief,
Richmond Chapter, A. R. C.

STANDARD OIL TO HOLD ITS ANNUAL MEETING SOON

The annual meeting of the stock holders of the Standard Oil Company of California for the election of directors and such other business as may come before the meeting will be held at the company's office in San Francisco on Thursday, March 6, 1919, at 10 o'clock a. m. Stockholders of record on the books of the corporation at San Francisco at close of business February 24, 1919, will be entitled to vote at said election. No stock will be transferred at the New York transfer office of the corporation after the close of business February 15, until the opening of business, March 7, 1919.

Savings Account Started Before Jan'y. 10th--

Will bear interest as if started January 1st. Make up your mind right now that the end of the year 1919 will bring with it a dividend of 4 per cent from a Mechanics Bank savings account. The amount you start with does not cut much figure. It is the determination to continually add to it, that brings its reward. We help you right along with four percent interest, paid semi-annually. Get your account started before January 10th, then watch it grow during the year.

THE MECHANICS BANK
Macdonald Ave. at Eighth St. "At the Sign of the Clock"

Richmond Record-Herald
Published Every Afternoon, Except Sundays and Holidays by the
RECORD-HERALD COMPANY
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CHOOSING THE JOBS

It is recognized everywhere that the returning soldier presents an industrial problem. His going away made necessary a readjustment in the working force where he had been employed, and in many cases the change was of such a nature that it is impossible to reinstate him even though the desire to do so be mutual on the part of soldier and employer.

On the other hand, many of the men who are returning will prefer to adventure along new lines. Provision for the employment of this host becomes a vital necessity if the history of the years following the Civil War is not to be repeated.

A favored suggestion is the opening of farm projects and reclamation schemes. Secretary Lane has made valuable and constructive suggestions along these lines.

One great obstacle remains to block these constructive plans—the desire of the man in question. A man who did not want to be a farmer when he went away may not want to be a farmer when he comes back, and it would be a poor reward for his life risking service in the field to offer the soldier as his peaceful task the thing he hates most.

But there is great need of help on farms and in land development. There are also throughout the land large numbers of men at other employments who would grasp eagerly an opportunity to take up farm life on some such basis as is suggested for the soldier.

If the work of industrial canvassing could be made to include the listing in different localities of such men, there often might be effected an exchange of employment, giving the local job to the soldier who desires it, and enabling the man who, because it is the thing he wants to do, will do it well, to become the tiller of the soil or developer of the land project.

Such a course would be a big undertaking, but we are in an era of big things, and nothing which will help solve the industrial problem is too big to undertake.

Some fellows up in Kalispell, Montana, have organized a lodge or society which they call the United War Veterans. Sounds like somebody was trying to make some easy money at the expense of the returned soldiers.

At any rate they are sending out a lot of literature and invite everybody to belong that ever shouldered a musket, whether it was in the civil war, the Spanish-American war or the late unpleasantness with his ex-royal nobs, the kaiser.

Because she had "lost her American citizenship, and to her great mortification and disgrace become a subject of Germany," one woman is seeking a divorce, pleading that her husband represented himself falsely as an American when he is truly a German. While confessing little familiarity with divorce laws, we are willing to bet that she gets the divorce.

The German "strafe guns" and aeroplanes killed 41 people in Paris during the war. Those victims will cost the Germans about a million dollars apiece.

TRUCKS AND RAILROADS

It is reported that in the busiest industrial section of Ohio, the Cleveland-Akron area, 61 per cent as much freight is being moved by motor express as the railroads are carrying.

This is a vivid reminder of the importance to which the motor truck is attaining as a transportation factor. All over the country a surprising development is going on. Neighboring cities are being joined by a fast, flexible hauling system more satisfactory in many ways than any the railroads or interurban trolley lines have been able to provide.

The advantages are not merely local. The truck proves to have a surprising range. An Akron rubber company has hauled cotton fabric from Boston to Akron and airplanes from Akron to San Francisco, crossing the continent in 20 days and making an average speed, most of the time of 15 miles an hour. That is very much better than the freight trains can do.

The railroads, at first hostile, have become friendly to the conquering motor truck. They find that it does not hurt their interests. It helps them by relieving the pressure in time of stress; and more noteworthy still, by tapping hitherto inaccessible areas it serves as a "feeder" to the railroads, guaranteeing them an ever increasing volume of business.

ARMS AND CRIME

About this time of year there is generally a "crime wave" sweeping the country and manifesting itself most alarmingly in the large cities. This year there is more than the usual amount of lawlessness, and more than the usual hysteria.

In a typical letter to one of the newspapers, a citizen insists that the way to cope with this evil is for everybody to go armed. The thug, he argues, is always armed, and the peaceful citizen always unarmed, with the result that the thug has an improper advantage. Let Mr. Peaceful Citizen carry a gun, and there will be no more trouble.

This would be, indeed, a reversal to first principles. There was a time in this country—a time remembered well in the West—when every man went armed in self protection. But American communities have long got beyond that crude device of pioneer life.

The solution, of course, is not to let everybody carry a gun, but to let nobody carry a gun except properly constituted authorities. Instead of arming the law-abiding citizens, the community should see that arms are kept from the criminals. As long as anyone who wants to be able to buy a revolver, there will be robberies and murders.

The inheritance tax on one estate is going to pay off Kentucky's state debt of over \$3,000,000 and leave a surplus in the treasury of \$1,372,000. And yet there are citizens—in other states—who say they don't approve of the inheritance tax idea.

One man has advertised that he wishes to rent a "haunted house" near London. Why advertise? Rent any old house, don't pay any rent or bill, and the haunting will begin immediately.

England, having made the world free for democracy and clinched the self-determination of peoples, continues to be governed by the Welsh, Scotch and the Irish.

"We are not interested in the peace of Europe, but in the peace of the world," says Mr. Wilson. That's all right, as long as the piece of the world we are interested in is big enough to lick any piece of Europe.

Turkeys are to go up in price again. Well, who cares? Nobody needs another one until next November.

The new W. S. S. are to be blue, but the same old bargain rate is on. Their cheapness recommends them.

Eggs are said to be 6 cents a dozen in China. Very fine for Chinese—if they have the 6 cents.

Germany is now paying for the maintenance of the American army of occupation. That helps some.

NOTICE TO TAXPAYERS.
State and County Taxes
Fiscal Year 1917-18
Office of the Collector of State and County Taxes, Martinez.
Notice is hereby given that I have received from the Auditor of Contra Costa County the duplicate assessment book for the fiscal year 1917-1918, and
That the taxes on all personal property secured by real property and one half of the taxes on all real property is now due and payable on the
Third Monday in October
and delinquent on the first Monday in December next thereafter at 6 o'clock p. m. and that unless paid prior thereto fifteen per cent will be added to the amount thereof, and if said one half is not paid before the
Last Monday in April Next
at six o'clock p. m. an additional five per cent will be added thereto. That the remaining one-half of the taxes on all real property will be payable on and after the
First Monday in January Next
and will be delinquent on the
Last Monday in April
next thereafter at 6 o'clock p. m. and unless paid prior thereto, five per cent will be added to the amount thereof.
That all taxes may be paid at the time the first installment, as herein provided is due and payable at the office of the Tax Collector in the court house at Martinez, Contra Costa County.
MARTIN W. JOSE
Tax Collector Contra Costa County.

DIVIDEND NOTICES
ASSOCIATED SAVINGS BANKS OF SAN FRANCISCO
HUMBOLDT SAVINGS BANK
783 Market Street, Near Fourth
For the half year ending December 31, 1918, a dividend has been declared at the rate of four (4) per cent per annum on all savings deposits, payable on and after Thursday, January 2, 1919. Dividends not called for are added to and bear the same rate of interest as the principal from January 1, 1919.
H. C. KLEVESAHLE,
Dec. 27-12t Cashier

THE CRAVEN HOSPITAL
Conducted by
Graduated Nurses
MEDICAL, SURGICAL and
MATERNITY CASES.
Baby Incubator Installed.
Received under the care
of their own physician.
10th & Clinton Phone 854

November 4, 1918
TO THOSE CONCERNED—Dr. Wong Him of 1701 Webster St., Oakland, cured me of influenza, after taking eight treatments of his herbs.
1946 62nd Ave., Oakland.
Mrs. E. Zanotto.

ELECTRIC MOTORS
Rented, Bought, Sold, Exchanged and Repaired.
Electrical Installations and Supplies
Globe Electric Works
1959 MISSION STREET
SAN FRANCISCO

D. D. DRAKE
607 Macdonald Avenue—Room 1
We will cash your Liberty Bonds and War Saving Stamps for you. We buy guaranteed Notes, Commercial Paper, Bills Receivable, etc. When you wish money come in and see us about it.
Have your suit cleaned and pressed at Black's, Tenth and Macdonald, Phone 723. We call and deliver. Prompt service and good work.

CLASSIFIED ADS

CLASSIFIED ADVERTISING RATES

Lines	2T	4T	6T	12T	24T
1.....	25¢	45¢	60¢	1.00	1.50
2.....	35¢	60¢	80¢	1.35	2.00
3.....	45¢	75¢	1.00	1.75	2.50
4.....	50¢	90¢	1.20	2.00	3.00
5.....	60¢	1.05	1.40	2.25	3.50
6.....	70¢	1.20	1.60	2.50	4.00
7.....	80¢	1.35	1.80	2.75	4.50
10.....	1.00	1.50	2.00	3.00	5.00

HELP WANTED

WANTED—Bright boy or young man for office work; splendid opportunity. Certain-teed Products Corporation, Richmond, Cal.—Dec. 26-11t

WANTED

SAN FRANCISCO-OAKLAND TERMINAL RAILWAYS

Company's Shops
Yerba Buena Avenue near 40th Street, Oakland, California,
5 first-class Machinists
10 first-class Carpenters
10 first-class Painters
Communicate with
Geo. St. Pierre, Superintendent of Equipment. -925-6t

REAL ESTATE WANTED

WANT TO RENT—Five-room house three or four blocks of Macdonald, East of 8th street; rent around \$20 per month; address Ray Clark, care Richmond-San Rafael Ferry Co.—Dec. 30-11t

WANTED—Two lots for residence purpose; cash for right offer; state location and terms in full. Address Z, Record-Herald, Dec. 19-21t.

POULTRY

FOR SALE—Call at 322 South 6th street, for 12 young pullets, just started to lay.—Dec. 27-31t

FOR SALE

GET A HOME—2 lots, 50 foot frontage, close in location and house, street work all paid. Terms can be arranged. Box C. D. Record-Herald office. 8-22-11t

EXCHANGES

COMBINATION pool and billiard table, Brunswick-Balke, good as new, home size; cost \$165, will sell for much less. Address Box GA, Record-Herald Office. (-19-11t)

FOR SALE OR EXCHANGE—Hotel and saloon, good business, in shopping district on Macdonald avenue, or will exchange for improved city property or ranch. Would consider selling saloon business separately to reliable parties. Address Box F, Record-Herald Office

HAVE you vacant lots that you want to turn over for income bearing residence property. I have a modern five room house and two lots in central section of city, that I would consider exchanging for vacant lots suitably located. In answering give lot and block number, what value of lots are, and whether street work is paid or not. Address Box 184 Richmond, Cal. 2-29-11t

MISCELLANEOUS

FOR SALE—By owner, 1916 Ford in good mechanical condition. Cheap. 761 22nd Street, Phone 922W.—12-30-6t.

Razors, scissors and tools sharpened. Saws set and filed, umbrellas repaired. Key work. Martin Battistessa, 130 Macdonald Ave. 12-291M

GOING TO MOVE—Let Byrn do it cheap. 909 Macdonald Avenue. Phone Richmond 756.

"Let Mayer Do It." If you want your old suit made like new Ring Up Phone 452. Cleaning, Men's Repairing or Pressing. Work called for and delivered. Mayer's American Cleaning Works, 1116 Macdonald avenue.

PERSONAL

Mrs. Gard's Incomparable Face Lotion, and Liquid Face Powder, \$1.00. Mail orders promptly filled.

In order to introduce my famous face creams and powders, as a premium, will give advice absolutely FREE OF CHARGE on how to overcome all worries and family perplexities.

Consultation Daily 10 a. m. to 5 p. m. Tuesday and Friday until 8 p. m.; 104 Telegraph Ave., Oakland, Cal.—Bring this ad.

PERSONAL

TO THOSE CONCERNED—After suffering two months with a running sore on my leg, Dr. Wong Him, of 1701 Webster street, Oakland, healed it in a short time with his herbs.

DR. WONG HIM HERB CO. RELIABLE HERB SPECIALIST, 1701 WEBSTER ST., OAKLAND, PHONE LAKESIDE 429.

THE W. C. T. U. of Richmond would like to assist any girl that needs help who will either write or come to see Mrs. G. Wallin, 684 Fifteenth St., Richmond

WANTED -- MIS.

WANTED—A good piano. Price and terms must be right. For particulars write P. O. Box 601, Richmond, Cal.

REAL ESTATE FOR SALE

FOR SALE—Cheap, by owner, two lots on 20th Street, near Clinton; 2 lots on 19th Street, near Roosevelt. Call 761 22nd Street or Phone 922W.—12-30-6t.

ROOMS FOR RENT

TWO ROOMS to rent for lodging, price reasonable. Call days at 118 Second street.

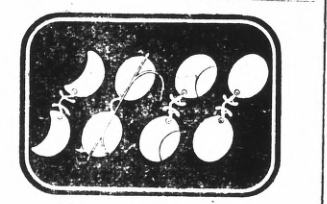
FOR RENT—Four room flat; apply 23 Summit Place, Point Richmond.—1-6-6t.

WANTED--WORK

WORK WANTED—Mrs. Bednarski wants work by the day or hour; 25¢ per hour. Call Richmond 356 and ask for D. W. Calfee.—Dec. 31-12

FOR SALE OR TRADE

FOR SALE OR TRADE—15-acre ranch in Sacramento County. Apply 23 Summit Place, Point Richmond.—1-6-6t.



I MAKE ANY STYLE of Glasses you prefer and fit them perfectly—let me supply yours.

Dr. C. R. Blake
EYE, EAR, NOSE and THROAT.
704 Macdonald Ave. (Upstairs)
Open Afternoons and Evenings and by Appointment.
"If They Don't Fit, You Can't Have Them."

BERT CURRY
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C. A. GDELL,
Attorney-At-Law.
607 Macdonald Ave. Phone 422.
Richmond, Cal.

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Notary Public
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502 Macdonald, with J. B. Baldwin.
Phone 474.
Res. 407 Ohio St. Phone 143

When You Borrow Money
consider not ONLY the cost, but the terms of repayment. In this respect we offer the following rates for your consideration:
\$10.00—Pay us 8 payments of \$1.50.
\$25.00—Pay us 12 payments of \$2.50.
\$50.00—Pay us 24 payments of \$2.50.
\$75.00—Pay us 36 payments of \$2.50.
Weekly payments; monthly if desired. Other amounts and number of payments arranged to suit your convenience.
If you are a housekeeper or have a steady salaried position, we will supply your wants quickly and confidentially.
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Reliable Loan Co.
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PRICE---QUALITY---SERVICE
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509-511 Macdonald Avenue

COAL Draying and Storage
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705 Macdonald Ave Phone 91

Hays, M. A. Real Estate and Insurance. Loans. Telephone Richmond 598, 22nd and 1 Macdonald Avenue.

RICHARDS, W. J. Insurance, Loans, Bonds, Real Estate. 915 Macdonald Avenue, Telephone Richmond 738.

Back Again AT OLD STAND
Geo. Sekiguchi who has been on a visit to Japan for the past year has returned and will be glad to meet his old friends and make new ones by doing the best work in shoe repairing.
GEO. SEKIGUCHI
1606 Macdonald Avenue

Money Loaned
—on paid up—
LIBERTY BONDS
90% on face value of 1st issue.
85% on face value of 2d and 3d issues.
7% interest—No other charges.
Cash without delay.
JOHN NICHOLL COMPANY,
488 Ninth Street,
OAKLAND, - - - CALIF.

THESE PAINTERS CARRY LIABILITY INSURANCE
ZEB KNOTT
Sherwin-Williams Paints, Stains and Varnishes
All Grades of Wall Paper
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All Work Guaranteed
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Paperhangers, sign writers, painting contractors, Wall-paper, paints, oils and varnishes
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DISEASES OF MEN
Sores, swellings, discharges, nervous, skin, blood poison, etc., quickly treated; charges very reasonable, consultation free.
DR. T. D. HALL
767 Broadway, upstairs, bet. Seventh and Eighth Sts.

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Bicycle Shop
315 Macdonald Avenue
Complete stock of bicycles kept on hand. Also bicycle tires. Expert gun and locksmith.

NO OPERATION
A person always dreads an operation. It is an everyday occurrence for a doctor to suggest operations.
WE NEVER OPERATE
Yet we have cured many sufferers who were given up by other doctors unless they consented to an operation. The curative powers of our Chinese Herb Teas are better than operations.
Easy to take.
No cost for consultation and diagnosis.
Office Hours: 10 to 8; Sundays, 10 to 12.
Drs. Chan & Kong
901 Clay St., Corner 9th St.
Phone Oakland 9349.
OAKLAND, CALIFORNIA

HELVETIA HOTEL
Rooms 25c, 35c and 50c.
\$1.50 and \$2 per week.
Also housekeeping rooms, \$2 a week.
227 Sixteenth St., Richmond, Cal.

MRS. MABEL MCKEAN
1013 Bissel Avenue
TEACHER OF PIANO
Up-to-date Technique
REASONABLE RATES

NOTARY PUBLIC
NOTARY PUBLIC—I make and acknowledge all kinds of legal papers; deeds, mortgages, contracts, leases, etc. Houses to rent; fire insurance. H. G. Stidham, 163 Washington avenue. Phones, office 868. Residence 920. 8-27-11t

Phone Richmond 1491.
RICHMOND JUNK CO.
K. ATOWICH, Prop.
If you have junk of any kind, such as second hand tools and dishes please phone Richmond 1491 and we will promptly call. All kinds of second hand furniture bought at best possible prices. Rags 2 1-2 cent per lb., iron 85 cents per 100 lbs. 116 Macdonald Ave., Richmond, Cal.

Phone Rich. 540—3456 Solto Ave.
H. E. SOMERVILLE
Richmond Branch
Geo. W. Caswell Co.
Teas and Coffees
Cal. Blend Chaffless Coffee—Pure Spur Extracts and Baking Powd. Agent Independent Cracker & Biscuit Company

Richmond Laundry
You Are Particular!
So Are We!
Phone 414
1517 Macdonald Ave.

LOANS TO SALARIED PEOPLE; ALSO ON FURNITURE, PIANOS, VACANT LOTS, etc.; confidential. OAKLAND CREDIT CO., 100 Bacon Bldg., 12th and Washington sts.; phone Oakland 1668; office hours between 2 and 5:30.

AUTOMOBILES
USED CARS
ACHECO AUTO COMPANY INC.
Agents for
Chalmers and Oakland Motor Cars
2901-97-15-19 Broadway
Lakeside 1929 Oakland

HARRY MOREY IN GRIPPING DRAMA AT RICHMOND

Harry Morey has one of the most compelling roles of his screen career in "The King of Diamonds," the Vitaphone Blue Ribbon Feature, which will be seen in the Richmond Theatre today.

It is a powerful story of a husband scorned and his vengeance, terrible in its partial completion, when it is thwarted by a new love and the hand of death. In the cast are Betty Blythe, Jean Paige and George Majeroni. The picture was directed by Paul Scardon at the Brooklyn studio.

Bennett (Morey) is given a mineral poison by the admirer of his wife, who is in the plot, and believing he is stricken with leprosy, he becomes a wanderer all over the world. Believing him dead his wife and Toranno are married.

Bennett reaches the diamond mines of South Africa where he learns that he is not a leper, and he then realizes the poison plot of which he was the victim. He amasses a great fortune and returns with the ward of his African benefactor to wreck his vengeance. This benefactor on his death-bed had given him a fortune to give to his daughter he had not seen for years.

Bennett wreaks his vengeance by wrecking the love and fortunes of his former wife and Toranno, when the ward, a beautiful girl, tells him his benefactor's daughter and his former wife are the same person. He loves the ward and finally bows to her pleadings, promising to forgive and make restitution.



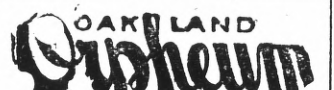
TUESDAY

HARRY MOREY
—IN—
"THE KING OF DIAMONDS"

CHAPLIN COMEDY
VITAPHONE COMEDY
WEDNESDAY AND THURSDAY

MRS. CHARLES CHAPLIN
—IN—
"BORROWED CLOTHES"
And Other Features

Starting time of Feature daily
Matinee, 2:35; Evenings, 7:35 and
8:25.



GRACE LA RUE
International Song Star

BERT FITZGERBONE
Paul Becker and Co.; Gene Ormon-
do; Archie and Gertrude Falls; "The
Kiddies of No Man's Land."

HOBART BOSWORTH
Himself in "The Sea Wolf"

COURTNEY SISTERS
Musical Success Features

PATHE WEEKLY

MATINEE DAILY—Prices: Mats.
10c, 25c, 50c. Evs. 10c, 25c,
50c, 75c, \$1. U. S. War Tax

ADLER-ICKA DID IT!

"I had pain in the pit of my
stomach, no appetite, sour stomach
and very much gas. Doctors could
not help me. The FIRST dose of
Adler-icka helped me." (Signed)
Henry Weip, Lake View, Iowa.

One dose Adler-icka relieves sour
stomach, gas and constipation IN-
STANTLY. Empties BOTH upper
and lower bowel, flushing ENTIRE
alimentary canal. Removes ALL
foul matter which poisons system.
Often CURES constipation. Prevents
appendicitis. We have sold Adler-icka
many years. It is a mixture of
buckthorn, cascara, glycerine and
nine other simple drugs. Chas.
Niederker, druggist at Pt. Rich-
mond.



BELL'S
FOR INDIGESTION

C. H. FOOTE IS ELECTRICIAN IN PARIS

C. H. Foote former wire chief under Manager George Calvert of the Pacific States Telephone and Telegraph Company of this city, is in Paris, with General Pershing's Expeditionary Forces and occupies the position there as chief construction electrician. He has been stationed with the headquarters of the American army in Paris since going to Europe and has had a large crew of men under his command.

Manager George Calvert is in receipt today of a large bundle of photographs of scenes in and about Paris from Mr. Foote today and is exhibiting them to his friends. For a few days they will be on display in the LaMotte Drug Store windows and must be seen to be appreciated.

BERKELEY GUEST HERE
Mrs. Margaret Grover of Berkeley is visiting Mrs. G. E. Milnes for a few days.

MARCUS IS BETTER
Harry Marcus, manager of the Big Store is still at the hospital sick with the "flu" but is getting along in fine shape.

HOME FROM SACRAMENTO
Eddie Peres is home from the Sacramento valley for a few days.

STRAIN TOO GREAT

Hundreds of Richmond Readers Find Daily Toil a Burden

The hustle and worry of business men.

The hard work and stooping of workmen.

The workmen's household cares.

Often weaken the kidneys.

Backache, headache, dizziness.

Kidney troubles, urinary troubles—frequently follow.

A Richmond citizen tells you what to do.

Mrs. E. Hafer, 140 Eleventh street says: "I think being on my feet too much and overwork is what brings on attacks of kidney complaint. When I have an attack I suffer from sharp pains in the small of my back and I feel miserable all over. I am tired all the time and very nervous. I also have headaches and dizzy spells. I use Doan's Kidney Pills at these times, procured from the Richmond Pharmacy and they soon fix me up in fine shape."

Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Hafer had Foster-Milburn Co., Mfrs., Buffalo, N. Y.



HARRY MOREY
in Vitaphone Blue Ribbon Feature
"The King of Diamonds"

Showing at the Richmond Theatre Today and Tonight

RICHMOND PEOPLE TO MAKE HOME IN FLORIDA

Mr. and Mrs. Milo T. Clark, parents of Claud Clark, manager of the East Bay Water Company left yesterday for Florida, where they will make their home in the future. Mr. Clark has property interests there. Among the first families to locate in Richmond were Mr. and Mrs. Clark, having come here in 1899.

MRS. WRIGHT IS ILL
Mrs. Elizabeth Wright was taken sick yesterday with the influenza.

T&D RICHMOND THEATRE

The Most Talked About Girl in America

MRS. CHARLEY CHAPLIN

See Her in
Borrowed Clothes

Wed.-Thurs., Jan. 8-9
Special Music By
Buchner's Orchestra

Electric Sewing Machines

A Gift She Will Really Appreciate

Here is the kind of a gift that she would like to have you give her—a Portable Electric Sewing Machine, that can be carried about as easily as a suit case and can be put down on any flat surface to be operated.

Wonderfully Convenient

Is this sturdy little Electric Sewing Machine.

Price Only \$42.50

Your dealer also carries a complete line of Electric Sewing Machine Motors to attach to the old machine.

Western States
Gas & Elec. Co.

Phone 115



Comfort Within When Cold's Without

Cold without will also mean cold within in thousands of homes this Winter unless provision is made for Gas heating before it is too late.

A Gas Heater

Will fortify you against the discomforts that winter is sure to produce. Don't fail to get yours now, that you may enjoy its warmth and cheer all through the frosty days and during the bitter cold of winter.

Pacific Gas and Electric Co.

709 Macdonald Ave. Telephone Richmond 531

Quality Is What Counts

Business during the Holidays has been very good with us, which indicates that the public is pleased with the goods and service they are receiving from our markets. They know that we handle only the best quality of all kinds of meats and poultry and it will be our policy in the future to give the same excellent service. We wish to thank our numerous patrons for the confidence reposed in us.

RICHMOND and CENTRAL MARKETS
O. R. LUDEWIG, Proprietor

LINCOLN MARKET SPECIALS

All Orders Delivered Free
Extra Fancy Burbank Potatoes, per box.....\$1.65
Bellefleur Apples, per box.....\$1.75
4-Tier Pippin "Extra Large" Apples, box.....\$1.90
4½-Tier Pippin Apples, per box.....\$1.75
Permain—Eating or Cooking Apples, box.....90¢
Fancy Red Apples, per box.....\$1.65

We Guarantee all the Above Goods
Phone Richmond 1417.

1509-1511 Macdonald Ave., near 15th St.

Richmond Conservatory of Music

906 Macdonald Avenue, Cunningham Bldg.

Principal, Aurora Thompson, A. G. S. M.

(Associate of Guild Hall School of Music, London, England)

PIANO, VOICE, VIOLIN, WIND INSTRUMENTS

Vocal and piano Tuesday and Saturday. Pupils Etude Club in connection with above, meets last Saturday in every other month. Interviews to arrange for lessons, Tuesday 12 to 1, and Saturday 2 to 3, by appointment.

The Best of Fresh Meats

Telephone us an order for your particular steak, chops or roast and you will find that we give particular care to satisfy you.

CHICKENS—CURED MEATS—LARD
UNION MARKET 2114 Macdonald Ave. Phone Richmond 88

UNION TRANSFER AUTO SERVICE—STORAGE

FRANK SCHULES, Prop.

Office Ochler's Stationery Store, 800 Macdonald Avenue
MOVING, RAGGAGE, STORAGE—HANDLE ANYTHING
Residence Phone 1408-W

RICHMOND RESTAURANT

Absolutely First Class Open Day and Night, from 6 A. M. EVERYTHING NEAT AND CLEAN THE BEST COOKING AMERICAN OR CHINESE DISHES SERVED MEE HUNG, Prop. 1816 Macdonald Avenue

Richmond Cottage Hospital

Ninth Street and Barrett Avenue Phone Rich. 885

A quiet homelike hospital for Richmond people under the care of their own physicians. Personal attention of graduates nurses.

Buy Your Coal Now!

RICHMOND-STEGE COAL, FUEL & DRAYAGE CO.

1080 LAUREL AVE., STEGE PHONE RICHMOND 610

ELECTRIC WASHERS

Sold on easy terms. Same as laundry bills. Free demonstration in your own home. DO YOUR WASH FOR 3c All makes of electric washers on hand. Terms as low as \$1.25 per week.

L. H. Bullock Co.

1754 Broadway

Oakland Phone 0-6183

"YOU ARE WONDERFUL"
Says Mr. M. Robles in praise of FONG WAN, CHINESE HERB SPECIALIST. The following testimonial is convincing.
"Oakland, Cal., Dec. 23, 1918:"

"For about three years, I suffered from DYSENTERY. My bowels moved almost continually. I had from ten to twenty-five evacuations daily, which were attended by great pain and by discharges of different colors. After having tried a number of American doctors, I went to the Mexican doctors for three months; then to the Chinese doctors in San Francisco for several weeks but none of them could help me and my condition grew steadily worse. A friend urged me as a last resort, to try the FONG WAN HERB SPECIALIST, widely known as the most reliable and successful on the Pacific Coast. I commenced treatment with him on Dec. 2. After the first ten days, I began to improve. Now at the close of the third week's treatment I have gained 12 pounds and my bowels move once a day regularly. Words cannot express my gratitude and I am glad to give these few words of recommendation."
(Signed) MIGUEL ROBLES, 571 5th Street, Oakland.

FONG WAN CHINESE HERB CO., 548 8th Street, Oakland, Cal.

Herb Treatment for Every Disease.

Dysentery—Specialty.

CONSULTATION FREE.

The New Year

Will be a prosperous one to you if you stay well. You can stay well by drinking the Chinese Herb Teas which positively cure any ailment, if taken in time. Especially effective for all stomach troubles.

FREE CONSULTATION AND DIAGNOSIS

Office hours—9 to 6; Sundays, 10 to 12.

DR. SING HERB CO.

491 Tenth St., near Washington

Phone Oakland 3250.

OAKLAND, CAL.

SELL DIRECT TO A RELIABLE LICENSED STOCK and BOND BROKER

Liberty Bonds BOUGHT FOR CASH

(ANY ISSUE)

Cash Paid \$50. Cash Paid \$100. Cash Paid \$500. Cash Paid \$1000.

WE PAY MARKET CASH PRICES FOR PARTLY PAID BONDS

Receipts on Bonds or Where You Are Employed

Out-of-town customers may dispose of bonds through any express company.

NEW YORK STOCK & BOND CO.

Room 201, Security Bank Bldg., Corner 11th and Broadway, Oakland.

HOURS 9 A. M. TO 6 P. M.

SATURDAY UNTIL 7 P. M.

CHICHESTER'S PILLS

CHICHESTER'S PILLS FOR COLIC, BRUISES, RHEUMATISM, AND ALL AFFECTIONS OF THE STOMACH AND BOWELS. SOLD BY DRUGGISTS EVERYWHERE.

Skirts and Shirts

Ladies' Underskirts, plain colors and figured.

\$2, \$2.25 and \$2.50

Men's Work Shirts

Common or Double-weave

\$1.50

Meet
Me at

The Fair

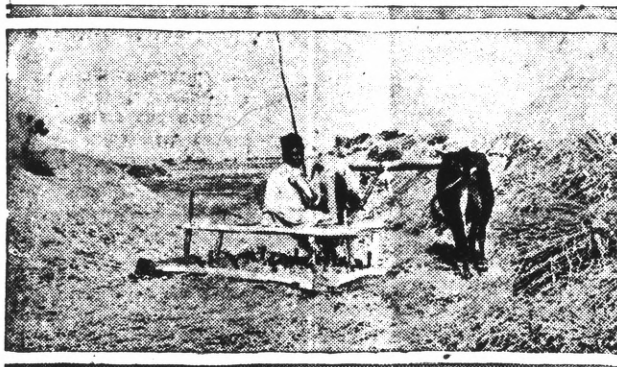
Save
Money

O. C. OLNEY

Phone Richmond 811

731 Macdonald Avenue

ARMENIAN AND SYRIAN DRIVE WILL TAKE PLACE COMING WEEK



Where the American Committee for Relief in the Near East has been able to reach the people with food and supplies the Armenians and Syrians have been made self supporting. Farming implements and seed are furnished them and they are in some sections producing a harvest that will help much to relieve the distress among the 4,000,000

MEXICAN WORKMAN DEAD

M. Bannelos, a Mexican working for the Southern Pacific died this morning and the remains are at the Smallwood Undertaking Company's parlors. Further particulars concerning the man were not obtainable at the time of going to press, and no arrangements have as yet been made for the funeral and burial.

CITY COUNCIL MEETS FOR ROUTINE BUSINESS

The city council last night occupied its time with attending to routing matters and nothing of interest developed, except the reading and filing of monthly reports of officials.

The matter of the Free Market came up for consideration but nothing of moment was done regarding it.

MAX CHINETZ'S NEW MARKET

Max Chinetz, formerly of the Richmond Free Market, has purchased the corner next to the Mechanics Bank on Eighth street and is preparing to erect a modern brick building thereon for the purpose of installing a large market, the finest on this side of the bay.

ED. EBSEN IS BETTER

Editor and Manager Ed. Ebsen of the Pinole Times is convalescent from an attack of the influenza and about able to resume his usual duties.

SECRETARY DEARBORN STILL ON SICK LIST

Secretary I. L. Dearborn, of the Merchants' Association is still down sick at his home with pleurisy and under the care of a physician.

All the home news and excellent telegraphic news reports found in the Record-Herald.

ADWAYS ON TOP WITH RESULTS
Try one of our Want Ads and Watch the Results spin your way Result Producing Want Ads

RICHMOND CLUB HOLDS MEETING YESTERDAY

The first meeting of the Richmond Club for the new year took place at the clubrooms yesterday. The ladies enjoyed a basket luncheon at 1 o'clock and at 2:30 the regular order of business was taken up with Vice President Mrs. A. C. Burdick in the chair, on account of the illness in the family of Mrs. Ogburn, the president.

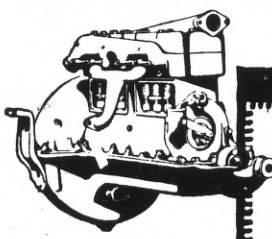
Reports concerning the bazaar and dance were received from the committee in charge of these functions; also a report from the treasurer which showed after all 1918 for the club are paid for the year 1918, the sum of \$0 is left in the treasury. This money is to be used by the ladies for buying material for pneumonia jackets to assist the Red Cross in combatting the influenza. The plan is to buy material with the \$10 and the ladies will meet tomorrow afternoon at the clubrooms to manufacture the jackets. These are to be made in four sizes, of good material so that they can be washed and sterilized and when the patient is through with the garment it can be returned to the Red Cross, Mrs. C. A. Odell and Mrs. Katherine Smith are securing the material today, and they will have charge of making the jackets.

Mrs. Billie Brown has charge of the program and read a paper, while Miss Norah McNeill read a paper on the subject of the Community Council, their organization and conduct. In view of the fact that the United States government is recommending that council be organized in every community in the nation, Miss McNeill's paper proved of special interest to the ladies.

The next meeting will be given over to routine matters when the club will take up the regular work of the year. The literary section will be under the direction of Mrs. Billie Brown.

MERCHANTS ENJOY LUNCH

After holding their meeting last evening the Richmond merchants enjoyed a social session and luncheon at their rooms in the Elks building. There were sandwiches and hot coffee and afterward something for the boys to smoke. It was a very delightful affair.



Correct Lubrication for the Ford Engine

The Ford automobile engine, illustrated here, like all internal combustion engines, requires an oil that holds its full lubricating qualities at cylinder heat, burns clean in the combustion chamber and goes out with exhaust. ZEROLENE LIGHT fills these requirements perfectly, because it is correctly refined from selected California asphalt-base crude.

"Zerolene is the Best"

Say leading motor car distributors, because the records of their service departments show that ZEROLENE, correctly refined from selected California asphalt-base crude, gives perfect lubrication with less wear and less carbon deposit. Most cars are now lubricated with ZEROLENE because their owners have learned through experience that there is no better oil.

Zerolene is the correct oil for all types of automobile engines. It is the correct oil for your automobile. Get our lubrication chart showing the correct consistency for your car.

At dealers everywhere and Standard Oil Service Stations.
STANDARD OIL COMPANY
(California)

ZEROLENE

The Standard Oil for Motor Cars

SHOP EARLY

NOTICE

New City Ordinance

Wines and Liquors can be sold on Mondays, Tuesdays, Wednesdays, Thursdays, and Fridays, until 6:00 p. m. On Saturdays no liquor can be sold after noon.

This applies to goods you wish to take out of the store.

Richmond Liquor Store

Twelfth and Macdonald

Telephone Richmond 506

REPORT OF CONDITION

First National Bank

At Richmond in the State of California, at the Close of Business on December 31, 1918.

RESOURCES.		
1. a Loans and Discounts.....	\$ 442,368.52	
Total loans.....	442,368.52	\$442,368.52
2. Overdrafts, unsecured.....	\$243.84	343.84
3. U. S. Bonds (other than Liberty Bonds, but including U. S. Certificates of indebtedness):		
a U. S. Bonds deposited to secured circulation (par value).....	\$ 100,000.00	
f U. S. bonds and certificates of indebtedness owned and unpledged.....	25,000.00	125,000.00
6. Liberty Loan Bonds.....		
a Liberty Loan Bonds, 3 1/2, 4, and 4 1/4 per cent, unpledged.....	16,676.46	
d Liberty Loan Bonds, 3 1/2, 4, and 4 1/4 per cent, pledged to secure State or other deposits or bills payable.....	2,000.00	
7. Bonds, securities, etc. (other than U. S. a Bonds (other than U. S. bonds) pledged to secure U. S. deposits.....	47,105.60	
b Bonds (other than U. S. bonds) pledged to secure postal savings deposits.....	29,000.00	
c Bonds and securities pledged as collateral for State, or other deposits (postal excluded) or bills payable.....	54,624.17	
e Securities other than U. S. bonds (not including stocks) owned unpledged.....	62,795.62	
Total Bonds, Securities, etc., other than U. S. stock.....	193,525.39	
9. Stock of Federal Reserve Bank (50 per cent of subscription).....	1,562.04	
10. a Value of banking house, owned and unincumbered.....	3,600.00	
b Equity in banking house.....	47,160.20	
11. Furniture and fixtures.....	2,830.96	
13. Lawful reserve with Federal Reserve Bank.....	46,009.25	
15. Cash in vault and net amounts due from National banks.....	130,588.03	
16. Net amounts due from banks, bankers and trust companies other than included in items 13, 14, or 15.....	9,212.50	
18. Checks on other banks in the same city or town as reporting bank (other than item 17).....	4,248.35	
Total of items 14, 15, 16, 17 and 18.....	144,048.88	
19. Checks on banks located outside of city or town of reporting bank and other cash items.....	583.49	
20. Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	5,000.00	
21. Interest earned but not collected—approximate—on Notes and Bills Receivable not past due.....	375.00	
22. War Savings Certificates and Thrift Stamps actually owned.....	973.29	
23. Other assets, if any.....	None	
Total.....	\$1,032,057.26	

LIABILITIES.		
24. Capital stock paid in.....	\$ 100,000.00	
25. Surplus fund.....	20,000.00	
26. a Undivided profits.....	1,022.76	
b Less current expenses, interest, and taxes paid.....	1,022.76	
27. Interest and discount collected or credited in advance of maturity and not earned (approximate).....	2,402.00	
28. Amount reserved for all interest accrued.....	73.02	
30. Circulating notes outstanding.....	99,600.00	
34. Individual deposits subject to check.....	438,601.17	
35. Certificates of deposit due in less than 30 days (other than for money borrowed).....	3,630.90	
36. Certified checks.....	93.60	
37. Cashier's checks outstanding.....	5,100.76	
38. State, county, or other municipal deposits secured by pledge of assets of this bank.....	50,160.66	
40. Dividends unpaid.....	3,015.00	
Total of demand deposits (other than bank deposits) subject to Reserve, items 34, 35, 36, 37, 38, 39, 40, and 41.....	\$ 500,602.09	
42. Certificates of deposit (other than money borrowed).....	14,030.08	
44. Postal savings deposits.....	16,905.94	
45. Other time deposits.....	258,621.37	
Total of time deposits subject to Reserve, items 42, 43, 44, and 45.....	\$ 289,457.39	
46. United States Deposits (other than postal savings):		
a War loan deposit account.....	17,500.00	
56. Liabilities other than those above stated.....	1,400.00	
Total.....	\$1,032,057.26	

STATE OF CALIFORNIA,
COUNTY OF CONTRA COSTA.—ss.
I, L. A. Stevenson, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
Subscribed and sworn to before me this 7th day of January, 1919.
FRANK HULL,
Notary Public in and for said County of Contra Costa, State of California.
(SEAL)
Correct—Attest:

F. E. BECK,
CHARLES J. CRARY,
L. D. DIMM,
Directors.

REPORT OF CONDITION OF THE Richmond Savings Bank

RESOURCES.		
Loans and Discounts.....	\$393,998.28	
Bonds, Warrants and other Securities.....	331,895.95	
Bank Premises, Furniture.....	1,099.00	
Due from Reserve Banks.....	31,595.86	
Actual Cash on Hand.....	21,763.12	
Exchanges for Clearing House.....	1,165.84	
Other Resources Commercial Paper.....	24,477.63	
TOTAL.....	\$805,995.68	

AT RICHMOND, CALIFORNIA
As of the close of business on the 31st day of December, 1918
RESOURCES.
Capital Stock paid in.....\$ 60,000.00
Surplus.....14,000.00
Undivided Profits, Less Expenses and Taxes Paid.....1,561.44
Dividends Unpaid.....1,815.00
Savings Deposits.....725,121.83
Time Certificates of Deposit.....3,435.00
Other Liabilities, Reserve to pay interest.....62.41
TOTAL.....\$805,995.68

State of California,
County of Contra Costa.—ss.
Charles J. Crary, President and Fred Caudle, cashier, of Richmond Savings Bank, being duly sworn, each for himself, says he has a personal knowledge of the matters contained in the foregoing report of condition and that every allegation, statement, matter and thing therein contained, is true to the best of his knowledge and belief.
CHARLES J. CRARY,
President.
FRED CAUDLE,
Secretary (Cashier)
Severally subscribed and sworn to before me by both deponents, the 7th day of January, 1919.
FRANK HULL,
Notary Public in and for said County of Contra Costa, State of California.

Combined Assets—First National Bank and
Richmond Savings Bank
\$1,838,052.94

Liberty Bonds Bought

PARTLY PAID BONDS

RECEIPTS ON BONDS OR WHERE YOU ARE EMPLOYED. MARKET VALUE FLUCTUATES DAILY. BELOW FIGURES ARE ABOUT THE MARKET VALUE WITH ACCRUED INTEREST UP TO DATE:

\$100.00 BONDS COMPLETE.	
1st 3 1/2%.....	\$108.00
1st 4%.....	100.50
2nd 4%.....	99.00
3rd 4 1/4%.....	97.25

\$50 BONDS IN PROPORTION.
OUT OF TOWN ORDERS FROM ANYWHERE IN THE UNITED STATES WILL RECEIVE PROMPT ATTENTION AND RECEIVE MONEY BY RETURN MAIL.

SELIX

Over Bank of Italy
948 Market, Room 601.
San Francisco, Cal.

Notice, Autoists

Commencing October 14, 1918, all legitimate garages in Richmond will close their doors at 8 o'clock every evening to conform to the government request to release man power for other occupations.

Richmond Auto Trades Assoc

Mt. Diablo Garage,
Twenty-Second Street Garage,
City Hall Garage,
Richmond Garage,
Co n's Garage,
Commercial Garage,
Buick Garage.

Auto Bus Line to Rodeo

Until the highway to Martinez is completed, W. A. Anderson will run his auto stage to connect with the Rodeo-Vallejo ferry at Rodeo. Here is the schedule of trips:
Leave Richmond.....8:30 a. m.
Arrive Pinole.....8:55 a. m.
Reach Rodeo.....9:20 a. m.
Returning
Leave Rodeo.....9:40 a. m.
Arrive Pinole.....10:00 a. m.
Reach Richmond.....10:25 a. m.
AFTERNOON
Leave Richmond.....12:50 p. m.
Arrive Pinole.....1:15 p. m.
Reach Rodeo.....1:35 p. m.
Returning
Leave Rodeo.....1:40 p. m.
Arrive Pinole.....2:00 p. m.
Reach Richmond.....2:25 p. m.
For information call Richmond 1231, Richmond-Martinez, Auto Bus Line.

FOR SALE

\$2350 buys a strictly modern 4-room cottage; \$500 down; balance \$25.00 per month.

We have several 4- and 5-room modern cottages, on 17th, 18th, 20th and 21st streets; from \$1850 to \$2000; \$300 down; balance \$25.00 per month.

\$3500 buys 2 lots, 6-room house, partly furnished, 112 ft. from Macdonald Ave. \$500 down balance like rent.

\$3350 buys most modern new house, with garage under, large lot, \$600 down, balance like rent.

\$375 buys one lot on 22nd Street. Street work done; a big bargain.
We have for sale 3 acres of choice level land with 8-room house, windmill, good well, fences and other improvements; about 2 1/2 miles from center of Richmond.
All kinds of Legal Papers made and Notary Work.

CONN BROS.

253 SIXTH STREET
North of Macdonald Ave.

SNAPS! SNAPS!

Splendid corner, 50x100; street work paid, only \$1250.
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THE RICHMOND SAVINGS BANK

OF RICHMOND, CALIFORNIA

Annual Meeting

THE REGULAR ANNUAL MEETING of the stockholders of THE RICHMOND SAVINGS BANK, a corporation, will be held at its banking house on Tuesday, the 14th day of January, 1919, at 10:00 o'clock a. m., for the purpose of electing directors to serve for the ensuing year, for the approval of all gifts made in the name of the Bank by the officers or directors and for the consideration and transaction of any other business that may properly come before the meeting.
FRED CAUDLE,
Cashier.
Dec. 28 to Jan. 11, Inc.

THE FIRST NATIONAL BANK OF

RICHMOND, CALIFORNIA

Annual Meeting

THE REGULAR ANNUAL MEETING of the stockholders of THE FIRST NATIONAL BANK OF RICHMOND, CALIFORNIA, will be held at its banking house, Richmond, California, on Tuesday, the 14th day of January, 1919, at 10:30 o'clock a. m., for the purpose of electing a board of directors to serve for the ensuing year, for the approval of all gifts made in the name of the bank by the officers or directors, and for the consideration and transaction of any other business that may be brought before the meeting.
L. A. STEVENSON,
Cashier.
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